

RADLETT AND DISTRICT U3A

Registered Charity No 1156262

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED  
31<sup>ST</sup> AUGUST 2020

## CONTENTS

1. Chairmans Report
2. Independent Examiner's Report
3. Consolidated Income & Expenditure Account
4. Consolidated Balance Sheet
5. Main Income & Expenditure Account
6. Main Balance Sheet
7. Groups Financial Statement
8. Events Financial Statement
9. Asset Register

# **RADLETT AND DISTRICT U3A CHAIRMAN'S REPORT FOR THE YEAR ENDED 31<sup>st</sup> AUGUST 2020**

## **Organisation of the U3A**

The following were elected as Trustees at the AGM in November 2019:

- Honorary President: Gerald Bernard - sadly he passed away in April
- Chairman/Outside Liaison: Adrienne Cohen
- Vice Chairman/Outings & Events Co-ordinator: Vivien Summers
- Treasurer: Jeremy Packman
- Secretary: Marion Curzon
- Deputy Treasurer - Events and Groups: Stephen Summers
- Assistant Treasurer: Anthea Brick
- Membership Secretary: Sue Cohen
- Study Group Co-ordinator: Brian Lipman
- Venue Organiser & RUG's Co-ordinator: Marion Krieger
- Newsletter Editor: Stephen Gold
- Monthly Communications: Elaine Dyke
- Webmaster: Oliver Cahn

The executive committee is only a small part of the organisation that makes our U3A so successful. They are all very hardworking and committed, and work well together. I am also so grateful to the many members giving of their time and skills to keep our Branch viable and enjoyable, even in difficult times.

Mr Peter Breward was re-elected as The Independent Examiner.

## **Introduction**

Radlett & District U3A is a Registered Charity No 1156262 and has now been running for eight years. We have had a very unsettling year since our last AGM with the introduction in February/March of the Coronavirus and the subsequent lockdown and therefore cancellation of everything that we had organised. Groups had to be rethought, all outings, of which the Events Committee had many organised, had to be cancelled and efforts made to reclaim the monies which had been paid in advance. After three straightforward months, the Executive Committee suddenly had a mammoth task on their hands, and it was a question of thinking outside the box, as this was a totally new experience for all of us.

These were our previous Chairman's words "It saddens me, that after my third year as chairman, I am not handing on this U3A in as healthy state as I took it over" meaning that the group rate was falling and new members did not seem so keen to take over. Little did she know how true that was through no fault of anyone.

## **Committee activities**

The Committee meets monthly, on a Friday afternoon which was preceding the monthly meeting and it has kept to the same format. Every member has at least one area of responsibility. Reports on each of these are discussed, together with any other issues that have arisen or comments that we have received.

Vivien and I attended meetings organised by the Herts Network of U3As and the Watford Cluster group, where ideas about running U3As were exchanged.

Since March, several of the Committee have spent time on Seminars from the Third Age Trust re Zoom and ideas about trying to keep the Branch going, without the social aspects and interaction that we all like so much.

At the beginning of the lockdown in March, all our members were telephoned personally, and given help on online shopping and other matters of concern and it seemed to be appreciated.

## **Membership**

New membership continues to be restricted to those living in the parishes of Aldenham and Shenley, plus spouses/partners of existing members. Renewals are accepted from those outside the area who joined before the restriction was put in place. Total membership at the year end was 792 compared to 821 at the end of August 2019.

It was decided that due to the curtailment of so much of the activity, we would halve the membership fee at renewal in September and make it £10 or £5 for concessions.

## **Study Groups**

There were 55 groups before lockdown, which has unfortunately prevented a lot from continuing. However we have a fair number of them getting together on Zoom meetings, weekly, fortnightly and monthly.

## **Blog**

In March, when Covid really hit and meetings had to be stopped, we decided that we needed to keep in touch with our members and how would be the best way to do this. Out of this discussion the weekly Blog was formed, and started off by being a couple of pages of some news of what members were doing. It developed over the weeks to being 12 – 14 pages long with all sort of interesting news and views of our members lives during lockdown, some funnies and some sad notices. Unfortunately, as is always the way, many of the same contributors were there much of the time, but I do think that it was very well received and liked by our membership. Elaine has done a fantastic job of editing it each week. It also took the place of our monthly communication by Mail Chimp and incorporated news that would have been in our newsletter.

## **The Website**

Website blog page is 300 per month

Stats are:

Zoom - 4 weekly groups, 2 bi-weekly groups, 15 monthly groups, external talks every 2 weeks

Website blogs 300 view per month

Blogs are viewed by about 500 people each time they are issued

## **Monthly Meetings**

Alison has done a fantastic job of booking speakers, especially when we upped the ante to having one a fortnight instead of monthly. Unfortunately I do feel that not enough of our members avail themselves of this and they have certainly missed out, because we have had some fascinating talks.

This is a pretty impressive effort from all the team for 2019/2020 when you see it laid out like this.

September – William French - being a Royal butler and his prior Naval career

October – Colin Powell - Polio is more than a Word

November - Deborah Moggach on Author and Screenwriter from Bushey to Hollywood

December - Christmas musical interlude by Gigi

January - Melvyn Leach on The Hidden Child

February - Geoff Barrett on The History of Mr Punch

March - David Fletcher on Behind the Scenes in the Salesroom

April (by Zoom from hereon) - Stuart Nagler on British Prime Ministers since 1945  
Scheduled speaker Elizabeth Gowing postponed to 2021

May - Jose Martinez on A Walk through the East End  
Scheduled speaker Peter Horden postponed to 2021

June - Jose Martinez on A Walk through London's Theatreland

July - Jenny Mallin on Travels in India  
July - Peter Webb on Toulouse Lautrec and the Paris Music Halls  
Scheduled speaker Deborah Brady postponed to 2021

August - Mark Lewis on The Arts and Crafts Movement  
August - Jose Martinez on A Walk through Mayfair

## OUTINGS & EVENTS

The U3A year started well for Outings and Events with a number of very successful trips organized by members of the hard-working Outings & Events committee: Joan Altman, Anthea Brick, Sandra Clark, Christine Essex, Valerie Gold, Corinne Mallach, Diane Myers, Esther Richard, Stephen Summer, Vivien Summers. Unfortunately due to the Covid 19 virus we had to cancel all the planned events from mid-March onwards. Hopefully many of these will be reinstated next year.

The following are the Outings and Events that are members were able to attend and enjoy:

### September

Oklahoma

Hampton Court Palace

### October

Jazz Concert

Mary Quant Exhibition

Amazon Warehouse

Saffron Summerfield Talk

### November

Rigoletto

Quiz

Tour of Spurs Stadium

White Christmas

### December

Blue Check Lunch

& Juliet

### January

New Year's Day Concert

Tutenkhamun

### February

British Airways Museum

Cars at V & A Exhibition

Noel & Ivor Talk

### March

Leopoldstadt

The following are the Outings and Events that we had to cancel:

### March

Amazon Warehouse

Lords Cricket Ground Tour\*

Prince of Egypt

### April

Russian Classics Concert

Pretty Woman

### May

Royal Opera House Tour

Brian Greenan Talk

### June

Trooping the Colour

Highgate Cemetery Tour

Spring Proms

Newmarket Race Course & Stud

Simon & Garfunkel Story

### July

Brighton

Swan Theatre Tea & Tour

Barbeque

South Pacific\*

### August

Thames Cruise

Carousel\*

\*These events have been scheduled for 2021.

New members were made welcome and given an overview of our activities at our New Members coffee morning. It is gratifying that several new members were able to attend our outings & events before the lockdown.

I know that the committee are keen to restart organizing new events as soon as circumstances will allow.

## Financial Matters

The level of Reserves are kept under constant review by the Trustees and at its current level, it was again agreed after a detailed review and report by the Treasurer, that Gift Aid claims would be continue to be put on hold for the time being. The policy of what should happen to funds in the unlikely event of closure of Radlett & District U3A is also kept under review.

## **The future**

This was the comment made by the Committee in our AGM report last year.

*“In the coming year the committee intends to undertake a survey of members to discover their opinions on what is currently being offered by our U3A, what the expectations of the membership are and their willingness to help achieve them”*

Unfortunately, circumstances overtook us and this was not carried out for obvious reasons. However, I would like it to be in the minds of our members, so that when this dreadful time is over and we can go back to some sort of normality, you can let us know what our future aims should be.

We are permanently hoping that things will change, but due to the irresponsible ones in our society, it seems that may be a while ahead. However, our committee will do our best to keep us up and running to the best of our ability and with your help and support we will all get through this.

Adrienne Cohen  
Chairman

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
RADLETT AND DISTRICT U3A ON ACCOUNTS FOR  
THE YEAR ENDED 31<sup>ST</sup> AUGUST 2020**

I report on the accounts of the Charity for the year ended 31<sup>st</sup> August 2020 which are set out on the attached pages

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts and report. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Charities Act), and that an independent examination is needed

It is my responsibility to:

- i examine the accounts (under section 145 of the Charities Act)
- ii to follow the procedures laid down in General Directions given by the Charities Commissioners (under section 145(5)(b) of the Charities Act), and
- iii to state whether particular matters have come to my attention

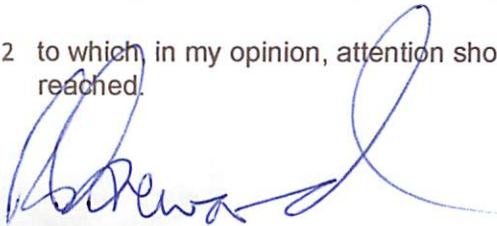
**Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity, and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from the trustees concerning any such matters. The procedures undertaken do not provide all evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In the course of my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in any material respect, the trustees have not met the requirements to ensure that:
  - i proper accounting records are kept (in accordance with section 130 of the Charities Act): and
  - ii accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act: or
- 2 to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



**Peter Breward**  
**Independent Examiner**  
8 Homefield Road  
Radlett  
Herts  
WD7 8PY

Date: 25 September 2020

**RADLETT AND DISTRICT U3A**  
**CONSOLIDATED INCOME & EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31st AUGUST 2020**

	<b>2020</b>	<b>2019</b>
	£	£
<b>INCOME</b>		
Membership Subscriptions	16,010	16,495
Bank Interest Received	116	12
Groups Total Receipts	10,538	17,569
Events Total Receipts	34,933	48,042
<b>Total Income</b>	<b>61,597</b>	<b>82,118</b>
<b>EXPENDITURE</b>		
Membership Levy to Third Age Trust	2,986	3,021
Third Age Trust News - Direct mailing	1,681	1,488
Herts Network of U3A's	58	114
Third Age Trust- Annual General Meeting - Travel		302
Speaker Expenses / Fees	1,725	1,567
Meetings - Room Hire	3,010	4,760
Meetings - Catering	1,932	3,312
Additional Food / Items - December Meeting	284	336
Administration and Membership Services	1,232	833
Newsletter	483	707
Executive Working Lunch		180
Gifts to Retiring Executive Members	157	150
Volunteers Annual Working Lunch	180	868
Equipment purchased (100% written off in year)	234	28
Groups Total Payments	10,296	17,237
Events Total Payments	35,527	46,537
<b>Total Expenditure</b>	<b>59,785</b>	<b>81,440</b>
<b>Surplus of Income over Expenditure</b>	<b>1,812</b>	<b>678</b>

**RADLETT AND DISTRICT U3A**  
**CONSOLIDATED BALANCE SHEET**  
**AS AT 31st AUGUST 2020**

	<b>2020</b>	<b>2019</b>
<b>ASSETS</b>	£	£
Bank Balance - Main - Barclays	6,901	13,115
Bank Balance - Main - CCLA	<u>22,120</u>	<u>20,012</u>
	29,021	33,127
Bank Balance - Groups	6,194	5,952
Bank Balance - Events	<u>3,612</u>	<u>3,016</u>
	<u>38,827</u>	<u>42,095</u>
<b>LIABILITIES</b>		
Subscriptions Prepaid	6,335	12,605
Net (Payments) / Receipts for next year events	<u>(3,215)</u>	<u>(4,405)</u>
	<u>3,120</u>	<u>8,200</u>
<b>Assets less Liabilities</b>	<u><b>35,707</b></u>	<u><b>33,895</b></u>
<b>REPRESENTED BY:</b>		
<b>ACCUMULATED FUND</b>		
Balance brought forward	33,895	33,217
Surplus of Income over Expenditure for the year	<u>1,812</u>	<u>678</u>
	<u><b>35,707</b></u>	<u><b>33,895</b></u>

Jeremy Packman  
Treasurer



# RADLETT AND DISTRICT U3A

## MAIN INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st AUGUST 2020

	2020 £	2019 £
<b>INCOME</b>		
Membership Subscriptions	16,010	16,495
Bank Interest Received	116	12
<b>Total Income</b>	<b>16,126</b>	<b>16,507</b>
<b>EXPENDITURE</b>		
Membership Levy to Third Age Trust	2,986	3,021
Third Age Trust News - Direct mailing	1,681	1,488
Herts Network of U3A's	58	114
Third Age Trust- Annual General Meeting - Travel		302
Speaker Expenses / Fees	1,725	1,567
Meetings - Room Hire	3,010	4,760
Meetings - Catering	1,932	3,312
Additional Food / Items - December Meeting	284	336
Administration and Membership Services	1,232	833
Newsletter	483	707
Executive Working Lunch		180
Gifts to Retiring Executive Members	157	150
Volunteers Annual Working Lunch	180	868
Equipment purchased (100% written off in year)	234	28
<b>Total Expenditure</b>	<b>13,962</b>	<b>17,666</b>
<b>Surplus / (Deficit) of Income over Expenditure</b>	<b>2,164</b>	<b>(1,159)</b>

# RADLETT AND DISTRICT U3A

## MAIN BALANCE SHEET AS AT 31st AUGUST 2020

	2020	2019
<b>ASSETS</b>	£	£
Bank Balance - Barclays	6,901	13,115
Bank Balance - CCLA	<u>22,120</u>	<u>20,012</u>
	29,021	33,127
Subscriptions Prepaid	<u>6,335</u>	<u>12,605</u>
	<u>22,686</u>	<u>20,522</u>
<b>REPRESENTING:</b>		
<b>ACCUMULATED FUND</b>		
Balance brought forward	20,522	21,681
Surplus / (Deficit) of Income over Expenditure for the year	<u>2,164</u>	<u>(1,159)</u>
	<u>22,686</u>	<u>20,522</u>

**RADLETT AND DISTRICT U3A**  
**GROUPS FINANCIAL STATEMENT**  
**FOR THE YEAR ENDED 31st AUGUST 2020**

	Balance B/fwd at 1/9/19	Payments	Receipts	Balance C/fwd at 31/8/20
Canasta	0	-50	100	50
Chair-Based Exercises	455	-220	85	320
Film & TV	41	-240	258	59
Intermediate Bridge	575	-1,780	2,083	878
Local History (Heart of Herts)	598	-1,672	1,748	674
Looking @ Art	1,423	-2,859	2,260	824
Money Matters	317	-262	303	358
Music Appreciation	394	-270	0	124
Philosophy	169	-150	239	258
Raquetball	11	-72	96	35
Relaxed/Duplicate Bridge	637	-887	1,267	1,017
Science & Technology	0	-142	130	-12
Tuesday Bridge	0	-1,297	1,365	68
Walking in London	193	0	0	193
Wine Tasting	100	-196	565	469
	<u>4,913</u>	<u>-10,096</u>	<u>10,498</u>	<u>5,315</u>
Unpresented cheque			40	40
Start Up Funds From Dormant Groups	<u>1,039</u>	<u>-200</u>		<u>839</u>
	<u><u>5,952</u></u>	<u><u>-10,296</u></u>	<u><u>10,538</u></u>	<u><u>6,194</u></u>

Note: The financial year ends of some of the groups do not necessarily coincide with the financial year end of Radlett and District U3A

**RADLETT AND DISTRICT U3A**  
**EVENTS COMMITTEE FINANCIAL STATEMENT**  
**FOR THE YEAR ENDED 31st AUGUST 2020**

Balance Brought Forward		3,016
Less Future Trips B/Fwd from Last Year: Receipts	-9,131	
Payments	<u>13,536</u>	4,405
Receipts for Trips	34,933	
Payments for Trips	<u>-35,597</u>	
shortfall from Events for 2019/2020	-664	
Less: un-presented cheques written back	119	
Add:		
Overheads	<u>-49</u>	
<b>Net Shortfall for 2019/2020</b>	<u>-594</u>	-594
Add Funds Received for Future Trips: Receipts	0	
Payments	<u>-3,215</u>	-3,215
Balance Carried Forward		<u><u>3,612</u></u>

# RADLETT AND DISTRICT U3A

## ASSET REGISTER

AS AT 31st AUGUST 2020

	Item	Date Purchased	Cost	Keeper
<b>Monthly Meetings &amp; Groups</b>	Projector and Case	Sep-15	496.31	Graham Taylor
	Laptop Computer plus bag - General	Oct-15	319.99	Graham Taylor
	Wireless Presenter	Jul-15	19.99	Graham Taylor
	Laminator & Pouches	Jan-13	40.00	Stephen Summers
	Portable Projector Screen	Jan-20	39.96	David Bagon
	Screen - Donated			Graham Taylor
	Sound equipment donated by Chiswell Green U3A Occasional use of some microphones			Graham Taylor
	Sound System	Nov-16	125.00	Graham Taylor
	2 Radio Microphone Systems	Feb-17	247.08	Graham Taylor
	Radio Microphone System	Apr-17	162.78	Graham Taylor
	Spare Radio Microphone	Sep-19	19.95	Graham Taylor
	Clip-on Microphone	Jan-20	55.00	Graham Taylor
	Tea Pot and Hot Water Urn	Feb-17	86.10	Adrienne Cohen
	A3 Printer/Scanner	Sep-18	149.99	Radlett Museum - History Group - Graham Taylor or Stuart Nagler
	A4 HP Envy Printer	Feb-20	58.99	Brian Lipman
	First aid Bag and contents	Apr-17	68.85	Adrienne Cohen
	DVD Player	Aug-19	27.93	Ted Childs
<b>Membership</b>	Laptop Computer + bag and wheelie	Oct-14	349.25	Sue Cohen
<b>Other</b>	Microsoft Licence Professional 2010 for 3 Computers	May 2013 (1) Nov 2014 (2)	200.00	Sandra Taylor
	Microsoft Office	May-20	60	Adrienne Cohen
	Microphone system for outings etc	Jun-18	59.99	Stephen Summers
<b>Events</b>	Events Display Board	Jan-14	85.00	Vivien Summers
<b>Astronomy</b>	Telescope	Dec-14	1,238.00	Simon Pyzer
<b>Intermediate Bridge</b>	Bridge Equipment	Per Schedule	511.00	Jerry Packman
<b>Duplicate Bridge</b>	Bridge Equipment	Per Schedule	1411.97	Gary Harding / Charles Sigler
<b>Beginners Bridge/2nd Int</b>	Bridge Equipment	Per Schedule	231.00	Jerry Packman
<b>TOTAL</b>			<b>6,064.13</b>	